

**B. In the Specification**

**A. In the specification:**

Please amend page 1, lines 3-7, as set out below. Please amend pages 2-19 pursuant to 37 C.F.R. 1.125. A Substitute Specification-Clean Version pages 1-17, and a Substitute Specification-Amended Version pages 1-19 are enclosed herewith. Paragraph numbers have been added pursuant to 37 C.F.R. 1.125(c).

**I. PRIORITY DATA**

~~This~~The present patent application is a 371 of international PCT/US04/37000  
filed November 4, 2004, claims priority benefit from, and incorporates by reference, US Patent  
Application Ser. No. 60/517,180 titled, "Computer System for Redundant Insurance  
Reserve Financing," filed November 4, 200[[4]]3, and US Patent Application Ser. No.  
60/603,608 titled "Computer System for Redundant Insurance Reserve Financing," filed August  
23, 2004.

Serial No. PCT/US04/37000, filed November 4, 2004, claims benefit of and  
incorporates by reference Serial No. 60/517,180, filed November 4, 2003 and Serial No.  
60/603,608, filed August 23, 2004.